



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name FIFTH THIRD BANCORP

City/State CINCINNATI, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 207,730,841

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIFTH THIRD BANCORP
38 FOUNTAIN SQUARE PLAZA
CINCINNATI, OH 45263

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BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	203,228,092	188,602,033	191,804,570	163,124,752	142,928,095
Net income (\$000)	2,107,497	822,932	1,426,848	2,511,689	2,192,730
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.37	2.65	25	2.58	2.80	29	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35
+ Non-interest income	1.52	1.09	74	1.35	1.21	63	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79
- Overhead expense	2.34	2.21	60	2.46	2.59	51	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
- Provision for credit losses	-0.22	-0.12	28	0.76	0.66	67	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
+ Securities gains (losses)	-0.01	0.01	2	0.03	0.03	66	0.02	0.02	64	0.01	0.01	61	-0.01	0	22
+ Other tax equivalent adjustments	0	0	90	0	0	17	0	0	17	0	0	72	0	0	76
= Pretax net operating income (tax equivalent)	1.77	1.76	54	0.75	0.91	35	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82
Net operating income	1.38	1.34	58	0.58	0.70	35	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80
Net income	1.38	1.34	58	0.58	0.71	34	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.83	3.12	28	3.35	3.64	27	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37
Interest expense	0.25	0.26	58	0.51	0.58	48	0.45	0.52	48	1	1.08	43	0.80	0.86	52
Net interest income (tax equivalent)	2.59	2.85	28	2.84	3.05	34	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.12	65	0.41	0.28	74	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82
Earnings coverage of net loan and lease losses (X)	17.12	26.30	50	6.04	20.97	32	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.81	1.32	83	2.32	1.58	83	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80
Allowance for loan and lease losses / Total loans and leases	1.73	1.30	82	2.28	1.55	83	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.58	48	0.83	0.71	66	0.76	0.71	60	0.61	0.57	60	0.42	0.61	32
30-89 days past due loans and leases / Total loans and leases	0.30	0.29	60	0.37	0.37	61	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52
Liquidity and Funding															
Net noncore funding dependence	-20.37	-3.31	9	-11.71	6.19	6	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29
Net short-term noncore funding dependence	-25.36	-9.17	12	-18.69	-2.71	12	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28
Net loans and leases / Total assets	53.51	58.81	33	54.69	63	20	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Capitalization															
Tier 1 leverage ratio	8.41	9.07	31	8.37	9.05	31	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50
Holding company equity capital / Total assets	10.84	10.79	53	11.36	11.12	54	11.29	11.16	53	12.52	12.43	52	11.12	12.22	36
Total equity capital (including minority interest) / Total assets	10.84	10.91	51	11.36	11.24	52	11.29	11.29	50	12.52	12.57	50	11.12	12.27	35
Common equity tier 1 capital / Total risk-weighted assets	9.86	12.64	6	10.14	12.26	19	10.34	12.38	20	9.75	12.17	15	10.24	12.12	22
Net loans and leases / Equity capital (X)	4.94	5.47	39	4.81	5.73	29	4.81	5.58	35	5.18	5.21	53	5.83	5.29	61
Cash dividends / Net income	31.91	27.22	60	79.42	49.74	82	61.96	42.30	78	31.20	33.12	49	26.20	27.31	38
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	2.84	9.51	21	18.07	16.67	64	20.85	16.68	66	15.95	9.26	79	2.73	7	35
Equity capital	-1.86	7.52	2	7.23	6.54	61	9	6.99	66	30.48	10.49	86	-0.71	7.89	20
Net loans and leases	0.62	-0.66	66	0.91	12.75	16	1.20	9.07	22	15.82	9.10	80	3.83	7.89	35
Noncore funding	-41.93	-21.64	21	-13.90	-6.57	42	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11
Parent Company Ratios															
Short-term debt / Equity capital	6.89	0.55	96	3.21	0.92	83	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84
Long-term debt / Equity capital	27.65	10.65	86	32.91	13.73	82	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80
Equity investment in subsidiaries / Equity capital	107.45	103.15	76	110.14	103.27	84	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83
Cash from ops + noncash items + op expense / Op expense + dividends	280	155.61	86	99.76	142.45	28	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,031,623	3,347,146	4,360,795	4,984,567	4,018,830	-9.43	26.94
Income from lease financing receivables.....	70,073	94,723	125,156	132,612	110,850	-26.02	-10.97
Fully taxable income on loans and leases.....	3,077,097	3,407,085	4,442,234	5,052,913	4,071,224	-9.69	26.40
Tax-exempt income on loans and leases.....	24,599	34,784	43,717	64,266	58,456	-29.28	-24.59
Estimated tax benefit on income on loans and leases.....	5,629	9,037	11,323	16,847	15,537	-37.72	-68.31
Income on loans and leases (tax equivalent).....	3,107,325	3,450,906	4,497,274	5,134,026	4,145,217	-9.96	25.05
Investment interest income (tax equivalent).....	800,991	827,901	1,100,391	1,124,985	1,039,084	-3.25	15.42
Interest on balances due from depository institutions.....	29,007	19,609	28,545	40,513	24,390	47.93	379.14
Interest income on other earning assets.....	10,386	13,234	19,798	37,550	42,228	-21.52	-26.68
Total interest income (tax equivalent).....	3,947,709	4,311,650	5,646,008	6,337,074	5,250,919	-8.44	23.40
Interest on time deposits of \$250K or more.....	1,501	7,992	8,862	12,451	9,504	-81.22	
Interest on time deposits < \$250K.....	13,549	77,043	87,763	182,238	90,507	-82.41	
Interest on foreign office deposits.....	41	913	940	7,309	10,460	-95.51	-98.48
Interest on other deposits.....	32,995	208,615	224,454	690,326	427,653	-84.18	-60.59
Interest on other borrowings and trading liabilities.....	206,867	269,852	345,813	433,243	376,226	-23.34	8.40
Interest on subordinated debt and mandatory convertible securities.....	87,617	92,769	122,161	131,159	128,152	-5.55	-1.11
Total interest expense.....	342,570	657,184	789,993	1,456,726	1,042,502	-47.87	-20.34
Net interest income (tax equivalent).....	3,605,139	3,654,466	4,856,015	4,880,348	4,208,417	-1.35	30.20
Non-interest income.....	2,323,120	1,914,864	2,695,232	3,431,835	2,778,159	21.32	14.99
Adjusted operating income (tax equivalent).....	5,928,259	5,569,330	7,551,247	8,312,183	6,986,576	6.44	23.78
Overhead expense.....	3,560,632	3,475,281	4,712,374	4,647,128	3,924,855	2.46	21.30
Provision for credit losses.....	-329,674	1,081,577	1,078,154	467,611	236,801		
Securities gains (losses).....	-8,143	45,485	45,550	9,414	-10,263		
Other tax equivalent adjustments.....	1,016	-1	-1	1	1		
Pretax net operating income (tax equivalent).....	2,697,294	1,060,044	1,809,035	3,219,528	2,781,464	154.45	71.34
Applicable income taxes.....	580,589	227,324	369,580	690,593	572,547	155.40	51.42
Tax equivalent adjustments.....	9,138	9,760	12,566	17,202	16,004	-6.37	-51.10
Applicable income taxes (tax equivalent).....	589,727	237,084	382,146	707,795	588,551	148.74	46.65
Minority interest.....	70	28	41	44	183	150.00	
Net income before discontinued operations, net of minority interest.....	2,107,497	822,932	1,426,848	2,511,689	2,192,730	156.10	79.26
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,107,497	822,932	1,426,848	2,511,689	2,192,730	156.10	79.26
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,107,567	822,960	1,426,889	2,511,733	2,192,913	156.10	79.81
Investment securities income (tax equivalent).....	800,991	827,901	1,100,391	1,124,985	1,039,084	-3.25	15.42
US Treasury and agency securities (excluding mortgage-backed securities).....	1,197	1,191	1,588	3,917	3,332	0.50	-96.08
Mortgage-backed securities.....	739,406	766,884	1,019,345	1,032,646	953,588	-3.58	17.91
All other securities.....	60,388	59,826	79,458	88,422	82,164	0.94	66.13
Cash dividends declared.....	672,405	653,603	884,032	783,712	574,452	2.88	91.07
Common.....	597,077	585,083	780,160	690,846	499,340	2.05	99.32
Preferred.....	75,328	68,520	103,872	92,866	75,112	9.94	43.87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.59	2.90	25	3.05	3.35	24	2.94	3.27	23	3.88	4	40	3.67	3.87	31
Less: Interest expense	0.22	0.24	57	0.46	0.54	47	0.41	0.48	47	0.89	0.98	42	0.73	0.79	52
Equals: Net interest income (tax equivalent)	2.37	2.65	25	2.58	2.80	29	2.53	2.77	28	2.99	3.01	43	2.94	3.08	35
Plus: Non-interest income	1.52	1.09	74	1.35	1.21	63	1.41	1.21	65	2.10	1.32	82	1.94	1.31	79
Equals: adjusted operating income (tax equivalent)	3.89	3.80	62	3.94	4.06	48	3.94	4.04	47	5.10	4.41	80	4.89	4.46	74
Less: Overhead expense	2.34	2.21	60	2.46	2.59	51	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
Less: Provision for credit losses	-0.22	-0.12	28	0.76	0.66	67	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	2	0.03	0.03	66	0.02	0.02	64	0.01	0.01	61	-0.01	0	21
Plus: other tax equivalent adjustments	0	0	90	0	0	17	0	0	17	0	0	72	0	0	76
Equals: Pretax net operating income (tax equivalent)	1.77	1.76	54	0.75	0.91	35	0.94	1.04	39	1.97	1.56	82	1.95	1.57	82
Less: Applicable income taxes (tax equivalent)	0.39	0.41	43	0.17	0.21	37	0.20	0.23	41	0.43	0.36	72	0.41	0.33	73
Less: Minority interest	0	0	81	0	0	79	0	0	77	0	0	71	0	0	74
Equals: Net operating income	1.38	1.34	58	0.58	0.70	35	0.74	0.81	38	1.54	1.19	87	1.53	1.24	80
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.38	1.34	58	0.58	0.71	34	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Memo: Net income (last four quarters)	1.34	1.30	58	0.85	0.81	53	0.74	0.82	37	1.54	1.19	87	1.53	1.24	80
Net income—BHC and noncontrolling (minority) interest	1.38	1.35	57	0.58	0.72	34	0.74	0.83	37	1.54	1.20	87	1.53	1.25	80
Margin Analysis															
Average earning assets / Average assets	91.36	93.09	27	91.02	92.11	33	91.18	92.32	34	89.72	91.05	34	90.65	91.48	37
Average interest-bearing funds / Average assets	56.87	61.98	27	62.58	64.67	43	61.52	64.06	41	64.21	65.57	42	62.53	65.56	35
Interest income (tax equivalent) / Average earning assets	2.83	3.12	28	3.35	3.64	27	3.23	3.55	27	4.33	4.41	46	4.05	4.24	37
Interest expense / Average earning assets	0.25	0.26	58	0.51	0.58	48	0.45	0.52	48	1	1.08	43	0.80	0.86	52
Net interest income (tax equivalent) / Average earning assets	2.59	2.85	28	2.84	3.05	34	2.78	3.01	31	3.33	3.33	44	3.25	3.38	37
Yield or Cost															
Total loans and leases (tax equivalent)	3.64	4.07	28	3.99	4.35	32	3.93	4.27	32	4.76	5.09	31	4.42	4.95	18
Interest-bearing bank balances	0.12	0.13	26	0.15	0.36	10	0.14	0.27	13	1.45	2.04	19	1.30	1.64	25
Federal funds sold and reverse repos	2.30	0.25	96	6.27	0.75	97	5.58	0.68	97	5.40	2.44	92	3.28	2.17	87
Trading assets	0.18	0.45	63	0.39	0.65	62	0.46	0.60	65	1.24	0.99	62	1.26	1.11	57
Total earning assets	2.83	3.09	28	3.34	3.61	28	3.22	3.51	27	4.32	4.36	47	4.04	4.20	40
Investment securities (tax equivalent)	3.02	1.77	96	3.15	2.36	93	3.15	2.25	93	3.29	2.76	86	3.22	2.68	83
US Treasury and agency securities (excluding mortgage-backed securities)	1.78	1.23	82	2.14	1.85	64	2.14	1.75	70	1.54	2.32	10	3.39	2.05	95
Mortgage-backed securities	3.11	1.55	98	3.18	2.17	97	3.19	2.05	99	3.22	2.61	95	3.19	2.50	95
All other securities	2.13	2.85	28	2.83	3.28	33	2.74	3.24	32	4.13	4.06	68	3.93	4.20	60
Interest-bearing deposits	0.06	0.22	12	0.39	0.60	28	0.32	0.53	27	1.03	1.10	46	0.74	0.81	49
Time deposits of \$250K or more	0.90	0.70	74	1.58	1.53	51	1.50	1.42	55	1.42	1.96	12	1.11	1.44	22
Time deposits < \$250K	0.48	0.67	30	1.45	1.47	46	1.32	1.36	47	2.08	1.82	64	1.59	1.29	69
Other domestic deposits	0.05	0.16	12	0.30	0.41	36	0.24	0.36	32	0.90	0.93	51	0.66	0.67	56
Foreign deposits	0.04	0.12	44	0.42	0.48	57	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78
Federal funds purchased and repos	0.06	0.18	25	0.48	0.71	40	0.40	0.62	38	1.94	1.86	53	1.71	1.51	56
Other borrowed funds and trading liabilities	2.06	1.29	79	2.22	1.54	83	2.20	1.50	85	2.91	2.38	79	2.52	2.28	64
All interest-bearing funds	0.40	0.38	61	0.74	0.82	50	0.67	0.74	49	1.39	1.49	47	1.17	1.19	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	2,323,120	1,914,864	2,695,232	3,431,835	2,778,159
Fiduciary activities income	277,152	250,828	337,011	315,208	269,370
Service charges on deposit accounts - domestic	457,501	421,782	570,169	582,662	567,194
Trading revenue	249,425	328,044	419,258	289,215	174,743
Investment banking fees and commissions	274,875	234,639	318,393	245,760	231,897
Insurance activities revenue	17,466	25,640	33,967	35,500	34,814
Venture capital revenue	40,952	-4,961	74,737	65,060	62,900
Net servicing fees	86,053	-322,832	-306,522	-110,353	129,940
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	372,276	-9,813	21,831	128,001	49,419
Other non-interest income	547,420	991,537	1,226,388	1,880,782	1,257,882
Total overhead expenses	3,560,632	3,475,281	4,712,374	4,647,128	3,924,855
Personnel expense	1,982,742	1,925,151	2,608,406	2,435,220	2,137,353
Net occupancy expense	337,227	350,085	480,756	460,967	415,151
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	31,932	36,358	47,858	44,911	4,757
Other operating expenses	1,208,731	1,163,687	1,575,354	1,706,030	1,367,594
Fee income on mutual funds and annuities	45,368	45,932	60,205	57,533	56,571
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,171	20,283	19,872	19,869	17,437
Average personnel expense per employee	103.42	94.91	131.26	122.56	122.58
Average assets per employee	10,600.81	9,298.53	9,652	8,210.01	8,196.83

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.95	2.14	51	2.40	2.09	60	2.23	2.02	60	1.68	2.72	45	2.04	3.08	46
Overhead expenses / Net Interest Income + non-interest income	60.14	58.85	51	62.51	62.06	56	62.51	62.28	55	56.02	61.29	30	56.31	60.88	25
Percent of Average Assets															
Total overhead expense	2.34	2.21	60	2.46	2.59	51	2.46	2.57	54	2.85	2.69	65	2.75	2.71	57
Personnel expense	1.30	1.23	64	1.36	1.30	58	1.36	1.30	58	1.49	1.41	58	1.50	1.44	54
Net occupancy expense	0.22	0.24	41	0.25	0.26	45	0.25	0.26	48	0.28	0.28	56	0.29	0.28	56
Other operating expenses	0.81	0.72	73	0.85	0.95	60	0.85	0.94	60	1.07	0.97	73	0.96	0.97	62
Overhead less non-interest income	0.81	1.08	24	1.10	1.27	38	1.05	1.25	34	0.75	1.32	15	0.80	1.38	12
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.06	58.34	56	62.40	61.60	58	62.41	61.82	58	55.91	60.64	33	56.18	60.37	28
Personnel expense	33.45	32.89	48	34.57	32.31	64	34.54	32.36	62	29.30	32.39	30	30.59	32.51	35
Net occupancy expense	5.69	6.26	38	6.29	6.55	42	6.37	6.58	46	5.55	6.52	30	5.94	6.48	34
Other operating expenses	20.93	18.68	72	21.55	22.16	64	21.50	22.28	62	21.06	21.20	59	19.64	20.90	46
Total non-interest income	39.19	28.20	76	34.38	28.52	67	35.69	28.83	68	41.29	29.23	77	39.76	28.50	78
Fiduciary activities income	4.68	2.27	78	4.50	2.06	82	4.46	2.09	81	3.79	1.97	76	3.86	2.14	78
Service charges on domestic deposit accounts	7.72	3.25	96	7.57	3.23	96	7.55	3.27	96	7.01	3.88	88	8.12	4.15	92
Trading revenue	4.21	0.68	89	5.89	1.37	87	5.55	1.28	89	3.48	1.18	85	2.50	0.85	86
Investment banking fees and commissions	4.64	2.46	81	4.21	2.59	80	4.22	2.46	80	2.96	3.54	68	3.32	3.42	74
Insurance activities revenue	0.29	0.38	68	0.46	0.41	72	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76
Venture capital revenue	0.69	0.03	94	-0.09	0	3	0.99	0.01	96	0.78	0.02	95	0.90	0.02	95
Net servicing fees	1.45	0.56	84	-5.80	-0.04	2	-4.06	0.01	1	-1.33	0.28	4	1.86	0.65	85
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	6.28	3.64	78	-0.18	3.74	6	0.29	3.92	22	1.54	1.86	54	0.71	1.61	45
Other non-interest income	9.23	9.39	62	17.80	9.49	87	16.24	9.65	83	22.63	10.04	89	18	9.86	88
Overhead less non-interest income	20.87	29.67	21	28.02	31.97	38	26.71	31.93	31	14.62	31.06	14	16.41	31.46	12
Applicable income taxes / Pretax net operating income (tax equivalent)	21.52	21.49	47	21.44	18.64	66	20.43	18.63	57	21.45	20.56	56	20.58	19.04	60
Applicable income tax + TE / Pretax net operating income + TE	21.86	23.11	32	22.37	22.16	46	21.12	21.18	41	21.98	23.23	39	21.16	21.56	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	40,064,315	39,083,633	40,718,886	38,950,313	33,094,887	2.51	18.24
Commercial and industrial loans	40,940,193	46,742,355	45,052,552	45,717,123	38,231,863	-12.41	11.30
Loans to individuals	20,703,003	17,814,850	18,612,883	16,848,906	13,885,838	16.21	55.41
Loans to depository institutions and acceptances of other banks	24,794	8,709	37,593	11,560	0	184.69	23.74
Agricultural loans	24,053	10,861	22,274	19,753	36,378	121.46	-53.23
Other loans and leases	11,357,720	9,393,527	9,078,530	9,409,796	10,616,277	20.91	11.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	113,114,078	113,053,935	113,522,718	110,957,451	95,865,243	0.05	20.07
Less: Allowance for loan and lease losses	1,953,819	2,574,264	2,452,886	1,201,640	1,102,979	-24.10	53.57
Net loans and leases	111,160,259	110,479,671	111,069,832	109,755,811	94,762,264	0.62	19.61
Debt securities that reprice or mature in over 1 year	30,947,052	31,488,293	30,901,135	30,242,075	27,634,880	-1.72	26.89
Mutual funds and equity securities	87,189	96,305	96,985	86,534	88,504	-9.47	-7.22
Subtotal	142,194,500	142,064,269	142,067,952	140,084,420	122,485,648	0.09	21.10
Interest-bearing bank balances	34,203,486	31,284,913	33,398,587	1,950,058	1,824,695	9.33	1042.09
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	6,411,768	5,419,418	6,096,685	5,246,017	4,659,178	18.31	13.39
Trading assets	4,132,818	3,029,295	2,700,437	1,807,340	1,385,098	36.43	272.84
Total earning assets	186,942,572	181,797,895	184,263,661	149,087,835	130,354,619	2.83	46.99
Non-interest-bearing cash and due from depository institutions	3,217,411	3,000,148	3,151,048	3,287,779	2,688,643	7.24	48.56
Premises, fixed assets, and leases	2,311,466	2,301,198	2,273,000	2,220,802	1,603,393	0.45	23.42
Other real estate owned	27,105	33,178	20,809	54,485	37,471	-18.30	-70.35
Investment in unconsolidated subsidiaries	1,614	1,600	1,603	14,143	42,265	0.88	-99.60
Intangible and other assets	15,230,673	14,861,858	14,969,812	14,704,125	11,342,964	2.48	31.71
Total assets	207,730,841	201,995,877	204,679,933	169,369,169	146,069,355	2.84	44.98
Quarterly average assets	203,491,538	199,720,964	201,412,181	168,037,465	145,096,159	1.89	43.83
Average loans and leases (YTD)	113,889,655	115,400,300	114,416,436	107,749,666	93,862,860	-1.31	20.60
Memoranda							
Loans held-for-sale	5,203,414	2,323,081	4,741,250	1,399,586	599,975	123.99	390.96
Loans not held-for-sale	107,910,664	110,730,854	108,781,468	109,557,865	95,265,268	-2.55	15.85
Real estate loans secured by 1-4 family	25,303,823	23,436,593	25,186,950	23,568,696	21,869,364	7.97	11.38
Commercial real estate loans	14,700,564	15,586,438	15,465,258	15,298,162	11,146,207	-5.68	32.53
Construction and land development	4,919,159	5,200,681	5,222,440	4,809,068	4,502,886	-5.41	10.16
Multifamily	865,652	1,040,218	1,046,260	1,112,947	548,908	-16.78	151.60
Nonfarm nonresidential	8,915,753	9,345,539	9,196,558	9,376,147	6,094,413	-4.60	41.90
Real estate loans secured by farmland	59,928	59,640	66,678	82,252	74,794	0.48	-0.78
Total investment securities	37,446,009	37,004,016	37,094,805	35,574,626	32,382,562	1.19	24.25
U.S. Treasury securities	91,802	77,810	77,525	75,311	97,106	17.98	17.46
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	24,272	30,735	26,533	32,829	17,810	-21.03	-77.18
Mortgage-backed securities	32,995,589	33,929,477	33,716,968	33,174,193	30,164,500	-2.75	22.33
Asset-backed securities	4,245,115	2,867,692	3,174,785	2,203,759	2,012,840	48.03	114.46
Other debt securities	2,042	1,997	2,009	2,000	1,802	2.25	-98.04
Mutual funds and equity securities	87,189	96,305	96,985	86,534	88,504	-9.47	-7.22
Available-for-sale securities	37,352,347	36,894,471	36,988,782	35,472,842	32,278,118	1.24	24.17
U.S. Treasury securities	91,802	77,810	77,525	75,311	97,106	17.98	17.46
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	17,799	17,495	17,495	17,579	1,870	1.74	-65.50
Mortgage-backed securities	32,995,589	33,929,477	33,716,968	33,174,193	30,164,500	-2.75	22.33
Asset-backed securities	4,245,115	2,867,692	3,174,785	2,203,759	2,012,840	48.03	114.46
Other debt securities	2,042	1,997	2,009	2,000	1,802	2.25	-98.04
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0		
Available-for-sale securities appreciation (depreciation)	1,561,812	2,732,196	2,530,510	1,061,956	-298,432	-42.84	29.83
Structured notes, fair value	0	0	0	0	0		
Pledged securities	10,646,864	9,873,628	10,441,474	7,514,340	6,439,219	7.83	14.78

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	64,169,425	11,745,669	12,692,629	9,330,450	7,584,125	446.32	674.67
NOW, ATS and transaction accounts	45,963,854	5,153,319	4,996,422	3,692,787	4,306,327	791.93	1913.27
Time deposits less brokered deposits < \$250K	1,150,312	120,384	-558,770	2,858,041	2,758,751	855.54	
MMDA and other savings accounts	52,074,952	133,207,124	136,478,713	105,186,047	90,151,525	-60.91	-37.61
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	163,358,543	150,226,496	153,608,994	121,067,325	104,800,728	8.74	68.94
Time deposits of \$250K or more	202,203	625,564	257,761	743,694	638,650	-67.68	
Foreign deposits	202,399	160,021	143,135	220,537	240,351	26.48	-76.51
Federal funds purchased and repos	875,819	910,662	979,213	728,719	2,226,694	-3.83	-8.58
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,895,995	2,861,169	3,682,521	3,002,056	3,390,067	-33.73	-62.59
Other borrowings w/remaining maturity over 1 year	6,837,690	9,602,354	8,649,574	9,457,742	8,522,265	-28.79	-33.05
Brokered deposits < \$250K	1,635,308	5,902,069	5,349,907	5,337,356	3,519,498	-72.29	
Noncore funding	11,649,414	20,061,839	19,062,111	19,490,104	18,537,525	-41.93	-44.95
Trading liabilities	3,000,199	1,424,005	1,304,363	718,071	836,101	110.69	361.58
Subordinated notes and debentures + trust preferred securities	3,066,760	3,196,877	3,154,450	3,052,395	2,784,750	-4.07	-28.19
Other liabilities	4,131,432	4,135,342	4,438,805	3,838,482	2,860,530	-0.09	11.75
Total liabilities	185,206,348	179,044,559	181,568,723	148,166,377	129,819,634	3.44	46.44
Equity Capital							
Perpetual preferred stock (including surplus)	2,116,137	2,116,137	2,116,137	1,769,603	1,331,122	0.00	58.97
Common stock	2,051,042	2,051,042	2,051,042	2,051,042	2,051,042	0.00	0.00
Common surplus	3,610,573	3,623,282	3,635,222	3,598,730	2,871,390	-0.35	31.53
Retained earnings	19,817,195	18,010,183	18,383,883	18,315,160	16,578,417	10.03	50.35
Accumulated other comprehensive income	1,637,466	2,831,065	2,600,571	1,192,002	-111,908	-42.16	116.89
Other equity capital components	-6,708,100	-5,680,548	-5,675,799	-5,723,922	-6,470,542		
Total holding company equity capital	22,524,313	22,951,161	23,111,056	21,202,615	16,249,521	-1.86	34.26
Noncontrolling (minority) interest in subsidiaries	180	157	154	177	200	14.65	-99.35
Total equity capital, including minority interest	22,524,493	22,951,318	23,111,210	21,202,792	16,249,721	-1.86	34.04
Total liabilities and capital	207,730,841	201,995,877	204,679,933	169,369,169	146,069,355	2.84	44.98
Memoranda							
Non-interest-bearing deposits	64,169,425	52,126,997	57,989,900	36,275,002	32,479,936	23.10	78.40
Interest-bearing deposits	101,229,028	104,787,153	101,369,897	91,093,910	76,719,291	-3.40	54.20
Total deposits	165,398,453	156,914,150	159,359,797	127,368,912	109,199,227	5.41	62.77
Long-term debt that reprices within 1 year	0	309,443	300,104	598,962	848,275	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,111,056	21,202,615	21,202,615	16,249,521	16,365,371		
Accounting restatements	0	-471,967	-471,967	10,136	-162,822		
Net income	2,107,497	822,932	1,426,848	2,511,689	2,192,730		
Net sale of new perpetual preferred stock	0	346,550	346,550	438,480	0		
Net sale of new common stock	18,270	65,587	82,487	76,883	64,414		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,077,000	0	0	1,763,025	1,453,340		
Changes incident to business combinations	0	0	0	3,158,732	0		
Less: Dividends declared	672,405	653,603	884,032	783,712	574,452		
Change in other comprehensive income	-963,105	1,639,063	1,408,569	1,303,911	-182,380		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-16	-14	0	0		
Holding company equity capital, ending balance	22,524,313	22,951,161	23,111,056	21,202,615	16,249,521		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	19.29	36.06	17	19.35	36.66	19	19.89	36.22	20	23	37.78	25	22.66	37.19	22
Commercial and industrial loans	19.71	11.11	87	23.14	14.40	89	22.01	13.52	89	26.99	12.02	95	26.17	12.85	92
Loans to individuals	9.97	3.60	84	8.82	3.57	85	9.09	3.40	86	9.95	4.20	81	9.51	4.31	81
Loans to depository institutions and acceptances of other banks	0.01	0.02	81	0	0.03	73	0.02	0.03	82	0.01	0.04	69	0	0.05	28
Agricultural loans	0.01	0.21	34	0.01	0.20	30	0.01	0.19	34	0.01	0.24	37	0.02	0.30	45
Other loans and leases	5.47	4.26	66	4.65	4.66	59	4.44	4.63	58	5.56	5.01	58	7.27	5	68
Net loans and leases	53.51	58.81	33	54.69	63	20	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Debt securities over 1 year	14.90	18.32	38	15.59	14.80	55	15.10	15.55	48	17.86	14.60	65	18.92	14.63	73
Mutual funds and equity securities	0.04	0.05	62	0.05	0.06	61	0.05	0.05	62	0.05	0.06	64	0.06	0.06	63
Subtotal	68.45	78.17	17	70.33	79.07	18	69.41	78.16	17	82.71	79.65	39	83.85	79.97	45
Interest-bearing bank balances	16.47	9.37	83	15.49	6.40	93	16.32	7.51	90	1.15	3.06	30	1.25	3.04	35
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	3.09	1.51	84	2.68	1.85	75	2.98	1.68	81	3.10	1.91	78	3.19	1.96	77
Trading assets	1.99	0.58	89	1.50	1.04	80	1.32	1.01	80	1.07	1.19	77	0.95	1.33	78
Total earning assets	89.99	91.57	33	90	90.87	38	90.03	91.05	37	88.03	89.53	30	89.24	89.74	44
Non-interest cash and due from depository institutions	1.55	0.99	90	1.49	1.03	83	1.54	1.07	89	1.94	1.14	94	1.84	1.21	84
Other real estate owned	0.01	0.01	64	0.02	0.03	51	0.01	0.02	47	0.03	0.03	62	0.03	0.04	51
All other assets	8.46	7.39	63	8.51	8.03	59	8.44	7.82	59	10.03	9.27	63	8.92	8.98	49
Memoranda															
Short-term investments	19.55	12.31	81	18.17	10.21	83	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49
U.S. Treasury securities	0.04	1.18	34	0.04	0.91	41	0.04	0.84	43	0.04	1.03	38	0.07	1.04	44
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.01	1.70	18	0.02	1.60	22	0.01	1.69	20	0.02	1.34	23	0.01	1.62	21
Mortgage-backed securities	15.88	13.46	64	16.80	11.20	78	16.47	11.75	72	19.59	11.44	88	20.65	11.13	90
Asset-backed securities	2.04	0.47	87	1.42	0.31	87	1.55	0.32	89	1.30	0.28	88	1.38	0.33	86
Other debt securities	0	0.51	18	0	0.40	20	0	0.42	21	0	0.39	20	0	0.41	21
Loans held-for-sale	2.50	0.50	91	1.15	0.52	82	2.32	0.52	91	0.83	0.39	78	0.41	0.30	70
Loans held for investment	51.95	58.34	27	54.82	63.22	21	53.15	61.72	20	64.69	63.50	39	65.22	63.93	40
Real estate loans secured by 1-4 family	12.18	11.57	55	11.60	12.28	48	12.31	11.91	52	13.92	13.29	54	14.97	13.46	56
Revolving	1.90	1.44	63	2.47	1.72	65	2.32	1.66	65	3.24	2.07	71	3.98	2.27	75
Closed-end, secured by first liens	10.22	9.73	57	9.03	10.10	45	9.89	9.81	53	10.53	10.69	50	10.85	10.57	52
Closed-end, secured by junior liens	0.07	0.19	33	0.10	0.24	34	0.09	0.22	36	0.15	0.28	42	0.14	0.31	38
Commercial real estate loans	7.08	22.35	15	7.72	22.30	19	7.56	22.22	17	9.03	22.23	23	7.63	21.58	20
Construction and land development	2.37	3.40	42	2.57	3.47	45	2.55	3.40	44	2.84	3.44	50	3.08	3.51	50
Multifamily	0.42	3.32	12	0.51	3.10	14	0.51	3.12	12	0.66	3.01	17	0.38	2.72	15
Nonfarm nonresidential	4.29	14.65	15	4.63	14.72	19	4.49	14.72	18	5.54	14.69	23	4.17	14.44	19
Real estate loans secured by farmland	0.03	0.35	39	0.03	0.33	37	0.03	0.33	38	0.05	0.36	43	0.05	0.41	44

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	35.42	60.51	15	34.57	56.15	18	35.87	57.15	19	35.10	57.46	20	34.52	56.49	18
Real estate loans secured by 1-4 family	22.37	20	58	20.73	19.51	53	22.19	19.43	59	21.24	20.75	50	22.81	21.10	56
Revolving	3.49	2.47	66	4.42	2.66	75	4.19	2.64	72	4.95	3.15	73	6.07	3.50	79
Closed-end	18.88	17.35	60	16.31	16.64	45	18	16.59	58	16.29	17.39	45	16.74	17.39	47
Commercial real estate loans	13	37.13	12	13.79	33.63	18	13.62	34.63	17	13.79	33.52	19	11.63	32.14	14
Construction and land development	4.35	5.69	43	4.60	5.18	50	4.60	5.26	50	4.33	5.09	49	4.70	5.20	52
1-4 family	0.34	1.19	35	0.43	0.94	42	0.35	0.93	37	0.48	0.94	46	0.55	1.02	45
Other	4.01	4.46	46	4.17	4.09	55	4.25	4.19	55	3.86	4.02	54	4.15	4.05	56
Multifamily	0.77	5.41	7	0.92	4.78	13	0.92	4.96	12	1	4.69	14	0.57	4.10	10
Nonfarm nonresidential	7.88	24.45	13	8.27	22.19	16	8.10	22.93	17	8.45	22.15	18	6.36	21.40	15
Owner-occupied	4.55	8.31	32	4.48	7.46	31	4.44	7.68	31	4.56	7.72	34	3.77	8.03	30
Other	3.33	15.83	7	3.79	14.52	9	3.66	14.95	8	3.89	14.34	10	2.59	13.38	10
Real estate loans secured by farmland	0.05	0.61	39	0.05	0.52	40	0.06	0.54	42	0.07	0.55	43	0.08	0.63	46
Loans to depository institutions and acceptances of other banks	0.02	0.03	79	0.01	0.06	73	0.03	0.06	79	0.01	0.11	68	0	0.12	28
Commercial and industrial loans	36.19	19.45	88	41.35	22.98	92	39.69	22.17	91	41.20	19.53	92	39.88	20.32	90
Loans to individuals	18.30	6.58	83	15.76	6.23	83	16.40	6.13	84	15.19	7.13	80	14.48	7.36	79
Credit card loans	1.54	0.51	87	1.85	0.63	87	1.77	0.65	86	2.28	0.81	87	2.58	1.02	87
Agricultural loans	0.02	0.38	33	0.01	0.31	32	0.02	0.32	36	0.02	0.37	38	0.04	0.46	43
Other loans and leases	10.04	8.42	66	8.31	9.11	61	8	9.09	60	8.48	9.85	55	11.07	9.66	64
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	219.85	383.43	17	213.18	387.92	18	218.71	381.27	21	231.60	391.26	25	221.11	379.80	25
Real estate loans secured by 1-4 family	138.85	124.74	60	127.84	130.23	50	135.29	125.03	53	140.14	138.18	52	146.11	137.84	54
Revolving	21.65	15.53	65	27.26	18.32	67	25.54	17.42	67	32.66	21.26	68	38.88	23.33	72
Closed-end	117.20	107.54	57	100.58	110.40	46	109.75	106.14	54	107.48	115.20	47	107.23	112.79	51
Commercial real estate loans	80.67	238.58	15	85.02	237.16	20	83.07	234.65	20	90.96	229.44	22	74.47	219.72	20
Construction and land development	26.99	36.07	43	28.37	36.48	45	28.05	35.62	44	28.59	34.95	49	30.08	35.36	50
1-4 family	2.10	7.44	35	2.65	6.64	42	2.13	6.34	38	3.16	6.61	44	3.53	7.04	44
Other	24.89	28.34	46	25.72	28.60	49	25.92	28.16	50	25.44	27.32	51	26.56	27.26	50
Multifamily	4.75	35.29	9	5.67	32.93	14	5.62	32.74	12	6.62	31.04	16	3.67	27.85	11
Nonfarm nonresidential	48.92	156.30	15	50.98	156.60	19	49.40	155.06	17	55.75	152.10	20	40.72	147.22	18
Owner-occupied	28.24	52.63	29	27.63	52.43	29	27.05	52.37	28	30.08	53.07	33	24.12	54.89	29
Other	20.69	100.99	10	23.35	101.87	15	22.35	100.54	14	25.67	97.41	17	16.60	91.80	14
Real estate loans secured by farmland	0.33	3.67	38	0.33	3.43	38	0.36	3.44	39	0.49	3.60	42	0.50	4.02	44
Loans to depository institutions and acceptances of other banks	0.14	0.20	81	0.05	0.31	72	0.20	0.28	83	0.07	0.44	69	0	0.54	28
Commercial and industrial loans	224.66	116.17	89	254.96	150.16	90	241.99	139.91	91	271.84	122.02	95	255.44	128.82	93
Loans to individuals	113.61	36.56	84	97.17	36.83	84	99.97	37.47	86	100.18	43.51	80	92.77	42.67	82
Credit card loans	9.57	2.58	87	11.38	3.28	87	10.77	3.30	87	15.05	4.34	87	16.50	5.31	88
Agricultural loans	0.13	2.03	34	0.06	1.99	33	0.12	1.88	35	0.12	2.18	37	0.24	2.72	44
Other loans and leases	62.32	47.63	68	51.24	49.92	63	48.76	49.54	60	55.95	52.44	60	70.93	51.79	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	10.22	29.25	10	11.01	26.62	13	10.90	27.32	12	10.90	26.45	15	9.62	24.79	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	63.46	187.63	14	67.92	186.45	18	66.44	183.76	17	71.93	178.57	22	61.64	167.93	19
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	91.70	244.92	15	95.54	243.47	20	93.49	240.85	18	102.01	236.10	22	85.76	225.98	21

BHC Name

City/State

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.55	12.31	81	18.17	10.21	83	19.30	11.17	82	4.25	7.63	48	4.44	7.80	49
Liquid assets	34.02	29.12	63	33.54	24.65	80	33.93	26.22	79	21.80	22.44	60	24.76	22.72	68
Investment securities	18.03	20.37	46	18.32	17.19	59	18.12	17.85	54	21	16.99	71	22.17	17.27	75
Net loans and leases	53.51	58.81	33	54.69	63	20	54.27	61.58	22	64.80	63.77	38	64.87	63.98	36
Net loans, leases and standby letters of credit	54.43	59.61	33	55.64	63.89	21	55.23	62.48	21	66.07	64.84	41	66.26	65.07	36
Core deposits	78.64	75.52	51	74.37	69.20	52	75.05	70.67	49	71.48	63.09	64	71.75	62.13	65
Noncore funding	5.61	10.15	38	9.93	15.53	43	9.31	14.13	42	11.51	19.36	30	12.69	21.34	31
Time deposits of \$250K or more	0.10	1.67	3	0.31	2.35	7	0.13	2.11	5	0.44	2.94	7	0.44	2.89	9
Foreign deposits	0.10	0.33	81	0.08	0.36	80	0.07	0.36	79	0.13	0.43	80	0.16	0.47	80
Federal funds purchased and repos	0.42	1.19	42	0.45	1.44	41	0.48	1.47	41	0.43	1.94	34	1.52	1.97	58
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.42	0.54	55	0.45	0.59	53	0.48	0.54	54	0.43	0.48	53	1.52	0.54	73
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.91	0.88	64	1.42	1.75	59	1.80	1.24	70	1.77	3.01	38	2.32	3.67	42
Earning assets that reprice within 1 year	49.60	38.80	78	50.26	38.76	80	50.23	39.38	78	45.16	39.29	67	46.74	40.29	73
Interest-bearing liabilities that reprice within 1 year	1.29	6.64	4	2.99	8.86	12	4.30	8.20	29	4.64	10.19	16	2.70	10.01	10
Long-term debt that reprices within 1 year	0	0.27	31	0.15	0.52	61	0.15	0.47	60	0.35	0.96	59	0.58	1.34	61
Net assets that reprice within 1 year	48.32	30.83	87	47.12	27.76	90	45.78	29.11	86	40.17	26.63	85	43.46	27.38	85
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-20.37	-3.31	9	-11.71	6.19	6	-14.38	3.20	7	8.77	14.45	33	9.84	16.62	29
Net short-term noncore funding dependence	-25.36	-9.17	12	-18.69	-2.71	12	-20.64	-4.76	13	1.67	3.38	35	2.49	4.66	28
Short-term investment / Short-term noncore funding	893.38	304.29	90	361.71	149.65	86	388.68	184.19	86	75.44	77.77	61	68.02	66.46	67
Liquid assets - short-term noncore funding / Nonliquid assets	48.24	36.72	69	42.90	24.47	83	43.85	28.18	80	20.68	16.97	65	24.23	16.04	75
Net loans and leases / Total deposits	67.21	73.05	38	70.41	82.06	21	69.70	79.43	25	86.17	90.31	38	86.78	90.08	39
Net loans and leases / Core deposits	68.05	78.83	33	73.54	92.26	17	72.31	88.34	21	90.66	103.93	32	90.42	105	29
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.50	30	0	1.73	10	0	1.57	7	0	0.72	11	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	9.30	1.06	97	16.64	4.54	97	15.06	4.31	96	6.80	1.36	97	-2.15	-1.98	46
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0.02	13.65	29	0.04	11.41	33	0.02	11.38	31	0.04	12.67	29	0.05	16.19	26
Available-for-sale securities	99.75	84.59	79	99.70	86.72	76	99.71	87.23	77	99.71	85.40	83	99.68	81.88	84
U.S. Treasury securities	0.25	6.01	33	0.21	5.26	39	0.21	4.72	42	0.21	6.15	34	0.30	6.99	41
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.06	8.38	18	0.08	9.87	20	0.07	9.83	20	0.09	7.75	21	0.05	9.16	19
Mortgage-backed securities	88.12	66.09	81	91.69	66.61	85	90.89	66.64	82	93.25	67.43	88	93.15	65.45	88
Asset-backed securities	11.34	2.45	88	7.75	1.91	87	8.56	1.91	89	6.19	1.66	84	6.22	2.05	83
Other debt securities	0.01	3.01	20	0.01	2.93	20	0.01	3.01	21	0.01	2.94	20	0.01	2.79	20
Mutual funds and equity securities	0.23	0.29	63	0.26	0.38	63	0.26	0.35	64	0.24	0.40	57	0.27	0.42	55
Debt securities 1 year or less	17.12	8.18	84	14.65	11.25	70	16.44	10.55	79	14.75	11.86	68	14.39	11.91	71
Debt securities 1 to 5 years	6.22	17.39	30	27.98	17.70	73	29.20	17.03	77	1.99	17.94	15	0.84	19.18	6
Debt securities over 5 years	76.42	72.07	50	57.12	68.10	30	54.10	69.86	21	83.02	66.02	66	84.49	64.73	77
Pledged securities	28.43	33.37	43	26.68	37.16	36	28.15	35.67	40	21.12	30.57	43	19.88	33.30	38
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	10.66	64.27	29	335.96	124.80	87	448.84	183.32	86	10.98	26.69	49	-28.15	6.77	11
Investment securities	1.19	32.48	13	0.81	20.30	20	4.27	23.62	25	9.86	11.75	58	3.69	9.42	49
Core deposits	8.74	16.96	15	26.86	26	62	26.88	26.88	57	15.52	11.23	71	7.55	7.29	60
Noncore funding	-41.93	-21.64	21	-13.90	-6.57	42	-2.20	-12.18	63	5.14	6.59	53	-15.29	10.67	11

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			74,581,676	75,793,142	70,447,044
Commit: Secured commercial real estate loans	3,785,596	4,041,297	4,282,041	4,340,017	4,191,939
Commit: Unsecured real estate loans	1,282,166	1,182,562	1,370,272	1,119,316	776,320
Credit card lines (reported semiannually, June/Dec)			11,299,606	15,748,031	16,958,497
Securities underwriting	2,725	95,725	0	27,834	0
Standby letters of credit	1,911,590	1,902,282	1,978,599	2,146,881	2,025,801
Commercial and similar letters of credit	4,511	5,377	13,680	4,295	18,664
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,583,539	3,521,389	3,396,306	3,943,656	4,002,526
Credit derivatives - notional amount (holding company as beneficiary)	1,638,536	1,492,876	1,465,938	1,365,147	703,816
Credit derivative contracts w/ purchased credit protection-investment grade	2,168,506	1,651,193	1,527,442	1,861,483	1,998,183
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,415,033	1,870,196	1,868,863	2,082,173	2,004,343
Derivative Contracts					
Interest rate futures and forward contracts	4,414,174	3,190,221	2,920,157	2,950,654	1,043,542
Written options contracts (interest rate)	12,149,950	10,861,799	10,381,110	8,508,425	5,539,703
Purchased options contracts (interest rate)	19,478,565	16,687,383	17,208,103	15,919,949	12,605,441
Interest rate swaps	79,635,556	83,494,152	82,870,063	65,986,363	57,672,162
Futures and forward foreign exchange	4,069,286	3,535,343	3,535,095	4,882,815	5,281,008
Written options contracts (foreign exchange)	3,040,843	709,890	1,098,567	599,693	855,961
Purchased options contracts (foreign exchange)	3,040,843	712,615	1,100,367	604,885	878,639
Foreign exchange rate swaps	10,550,799	8,117,981	8,333,309	7,887,716	5,841,397
Commodity and other futures and forward contracts	1,663,722	1,077,726	1,016,975	1,016,352	971,729
Written options contracts (commodity and other)	1,965,376	1,013,511	1,041,188	1,419,855	910,821
Purchased options contracts (commodity and other)	1,972,846	1,024,861	1,041,332	1,421,382	923,761
Commodity and other swaps	9,984,818	7,605,086	7,998,833	7,749,971	5,878,562

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							36.44	22.01	85	44.75	23.52	90	48.23	24.05	92
Standby letters of credit	0.92	0.66	74	0.94	0.72	73	0.97	0.71	73	1.27	0.84	76	1.39	0.92	77
Commercial and similar letters of credit	0	0.02	49	0	0.02	51	0.01	0.02	56	0	0.02	47	0.01	0.02	57
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.73	0.24	94	1.74	0.39	92	1.66	0.35	92	2.33	0.42	92	2.74	0.52	93
Credit derivatives - notional amount (holding company as beneficiary)	0.79	0.18	90	0.74	0.33	85	0.72	0.30	85	0.81	0.52	87	0.48	0.75	83
Credit derivative contracts w/ purchased credit protection-investment grade	1.04	0.18	88	0.82	0.24	87	0.75	0.25	84	1.10	0.30	88	1.37	0.52	90
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.68	0.13	87	0.93	0.35	87	0.91	0.30	88	1.23	0.45	88	1.37	0.69	88
Derivative contracts	73.16	47.31	84	68.33	51.49	82	68.02	48.62	82	70.23	68.47	77	67.37	65.81	79
Interest rate contracts	55.69	35.15	85	56.55	36.10	82	55.39	34.36	81	55.13	47.31	77	52.62	43.84	78
Interest rate futures and forward contracts	2.12	4.39	75	1.58	8.89	61	1.43	6.21	62	1.74	10.67	69	0.71	11.40	62
Written options contracts (interest rate)	5.85	1.69	89	5.38	2.33	87	5.07	2.18	87	5.02	2.47	87	3.79	2.16	84
Purchased options contracts (interest rate)	9.38	1.29	93	8.26	1.45	90	8.41	1.46	90	9.40	2.65	86	8.63	2.32	89
Interest rate swaps	38.34	20.27	84	41.33	20.71	83	40.49	20.83	83	38.96	28.86	80	39.48	26.74	83
Foreign exchange contracts	9.97	6.12	89	6.47	5.79	87	7.08	6.01	86	8.25	10.12	86	8.80	10.92	89
Futures and forward foreign exchange contracts	1.96	3.76	80	1.75	3.70	80	1.93	3.47	79	2.88	5.23	82	3.62	5.22	84
Written options contracts (foreign exchange)	1.46	0.04	94	0.35	0.03	92	0.54	0.03	93	0.35	0.05	89	0.59	0.14	92
Purchased options contracts (foreign exchange)	1.46	0.04	94	0.35	0.04	91	0.54	0.04	93	0.36	0.08	89	0.60	0.13	93
Foreign exchange rate swaps	5.08	0.76	91	4.02	0.73	91	4.07	0.77	91	4.66	2.03	90	4	2.17	90
Equity, commodity, and other derivative contracts	7.50	0.91	91	5.31	1.80	89	5.55	1.86	89	6.85	3.32	86	5.95	4.08	86
Commodity and other futures and forward contracts	0.80	0.07	92	0.53	0.13	90	0.62	0.14	89	0.60	0.19	88	0.67	0.25	89
Written options contracts (commodity and other)	0.95	0.31	88	0.50	0.54	87	0.51	0.52	86	0.84	0.98	84	0.62	1.48	84
Purchased options contracts (commodity and other)	0.95	0.21	89	0.51	0.38	87	0.51	0.37	86	0.84	0.94	86	0.63	1.29	85
Commodity and other swaps	4.81	0.30	93	3.76	0.31	93	3.91	0.32	93	4.58	0.38	92	4.02	0.40	94
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							65.18	42.82	80	70.34	45.53	79	75.05	44.93	80

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	151,966,778	138,030,568	139,216,099	118,948,060	98,402,726
Interest rate contracts	115,678,245	114,233,555	113,379,433	93,365,391	76,860,848
Foreign exchange contracts	20,701,771	13,075,829	14,486,338	13,975,109	12,857,005
Equity, commodity, and other contracts	15,586,762	10,721,184	11,350,328	11,607,560	8,684,873
Derivatives Position					
Futures and forwards	10,147,182	7,803,290	8,143,227	8,849,821	7,296,279
Written options	17,156,169	12,585,200	12,520,865	10,527,973	7,306,485
Exchange-traded	58,468	40,725	33,593	68,760	27,101
Over-the-counter	17,097,701	12,544,475	12,487,272	10,459,213	7,279,384
Purchased options	24,492,254	18,424,859	19,349,802	17,946,216	14,407,841
Exchange-traded	87,689	105,161	94,887	110,430	58,300
Over-the-counter	24,404,565	18,319,698	19,254,915	17,835,786	14,349,541
Swaps	100,171,173	99,217,219	99,202,205	81,624,050	69,392,121
Held for trading	110,400,953	99,337,973	98,428,007	92,760,762	70,803,524
Interest rate contracts	77,766,377	78,821,237	76,179,354	70,260,376	51,435,305
Foreign exchange contracts	20,701,771	13,075,829	14,486,338	13,975,109	12,857,005
Equity, commodity, and other contracts	11,932,805	7,440,907	7,762,315	8,525,277	6,511,214
Non-traded	41,565,825	38,692,595	40,788,092	26,187,298	27,599,202
Interest rate contracts	37,911,868	35,412,318	37,200,079	23,105,015	25,425,543
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	3,653,957	3,280,277	3,588,013	3,082,283	2,173,659
Derivative contracts (excluding futures and FX 14 days or less)	133,824,303	129,412,019	130,365,231	109,617,347	93,071,191
One year or less	32,244,779	32,531,477	33,887,339	24,085,320	22,192,430
Over 1 year to 5 years	80,610,094	80,021,717	79,400,094	63,323,996	48,038,029
Over 5 years	20,969,430	16,858,825	17,077,798	22,208,031	22,840,732
Gross negative fair value (absolute value)	2,730,102	1,109,416	1,063,564	732,200	865,548
Gross positive fair value	3,960,791	3,221,627	2,918,821	1,672,349	1,113,619
Held for trading	3,205,909	2,144,476	1,923,587	1,032,393	726,966
Non-traded	754,882	1,077,151	995,234	639,956	386,653
Current credit exposure on risk-based capital derivative contracts	3,906,642	3,083,868	2,840,872	1,619,912	1,020,986
Credit losses on derivative contracts	-18	1,518	789	-513	72
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	76.12	94.10	13	82.76	94.62	15	81.44	94.10	16	78.49	93.44	18	78.11	92.91	13
Foreign exchange contracts	13.62	3.22	87	9.47	3.07	85	10.41	3.49	85	11.75	3.20	85	13.07	3.39	84
Equity, commodity, and other contracts	10.26	1.21	92	7.77	1.18	91	8.15	1.17	91	9.76	1.64	90	8.83	1.93	87
Futures and forwards															
Futures and forwards	6.68	12.59	51	5.65	14.59	46	5.85	14.05	45	7.44	13.49	52	7.41	12.78	53
Written options															
Written options	11.29	7.18	74	9.12	8.60	66	8.99	8.18	65	8.85	5.91	73	7.43	6.60	65
Exchange-traded															
Exchange-traded	0.04	0.11	87	0.03	0.15	83	0.02	0.14	82	0.06	0.15	85	0.03	0.23	80
Over-the-counter															
Over-the-counter	11.25	6.91	74	9.09	8.13	68	8.97	7.73	68	8.79	5.10	77	7.40	5.49	70
Purchased options															
Purchased options	16.12	3.41	92	13.35	3.51	88	13.90	3.42	88	15.09	4.42	83	14.64	4.19	87
Exchange-traded															
Exchange-traded	0.06	0.12	84	0.08	0.14	83	0.07	0.15	81	0.09	0.28	80	0.06	0.32	79
Over-the-counter															
Over-the-counter	16.06	3.01	93	13.27	2.98	89	13.83	2.86	90	14.99	3.35	87	14.58	3.20	90
Swaps															
Swaps	65.92	71.71	33	71.88	67.37	43	71.26	68.76	44	68.62	69.75	41	70.52	70.34	42
Held for trading															
Held for trading	72.65	40.70	63	71.97	43.02	60	70.70	43.53	57	77.98	44.16	66	71.95	46.31	55
Interest rate contracts															
Interest rate contracts	51.17	34.66	56	57.10	36.62	55	54.72	36.62	55	59.07	37.24	58	52.27	38.40	54
Foreign exchange contracts															
Foreign exchange contracts	13.62	1.55	91	9.47	1.45	90	10.41	1.60	90	11.75	1.60	90	13.07	1.85	89
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	7.85	0.61	92	5.39	0.68	90	5.58	0.68	89	7.17	0.83	93	6.62	1.14	88
Non-traded															
Non-traded	27.35	59.30	36	28.03	56.98	39	29.30	56.47	42	22.02	55.84	33	28.05	53.69	44
Interest rate contracts															
Interest rate contracts	24.95	56.22	32	25.66	54.32	35	26.72	53.82	40	19.42	52.22	32	25.84	50.60	43
Foreign exchange contracts															
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	2.40	0.11	94	2.38	0.10	94	2.58	0.10	94	2.59	0.13	94	2.21	0.16	93
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	88.06	91.91	28	93.76	90.28	46	93.64	91.48	40	92.16	93.86	29	94.58	94.47	37
One year or less															
One year or less	21.22	27.90	54	23.57	31.66	53	24.34	32.05	52	20.25	32.17	50	22.55	32.51	53
Over 1 year to 5 years															
Over 1 year to 5 years	53.04	29.78	86	57.97	27.15	93	57.03	27.06	92	53.24	30.45	82	48.82	31.16	82
Over 5 years															
Over 5 years	13.80	29.19	32	12.21	28.15	32	12.27	29.56	31	18.67	28.09	41	23.21	28.71	47
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	1.80	1.18	74	0.80	1.65	40	0.76	1.55	39	0.62	0.83	46	0.88	0.72	64
Gross positive fair value															
Gross positive fair value	2.61	1.59	85	2.33	2.48	52	2.10	2.23	51	1.41	1.19	61	1.13	0.85	76
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.16	0.05	90	0.07	0.07	71	0.06	0.07	71	0.05	0.06	78	0.06	0.06	84
Gross positive fair value (X)															
Gross positive fair value (X)	0.24	0.06	90	0.20	0.10	86	0.17	0.09	86	0.11	0.07	87	0.08	0.06	85
Held for trading (X)															
Held for trading (X)	0.19	0.05	90	0.13	0.07	81	0.11	0.07	78	0.07	0.06	81	0.05	0.05	81
Non-traded (X)															
Non-traded (X)	0.04	0.01	91	0.07	0.02	88	0.06	0.02	89	0.04	0.01	91	0.03	0.01	91
Current credit exposure (X)															
Current credit exposure (X)	0.23	0.05	92	0.19	0.07	87	0.17	0.06	87	0.10	0.05	83	0.07	0.04	84
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	3	0.01	0	93	0	0	89	0	0	0	0	0	92
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due															
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	2.62	0.59	91	2.19	0.91	86	2	0.85	85	1.14	0.73	83	0.83	0.53	83

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	2,452,886	1,201,640	1,201,640	1,102,979	1,195,797
Gross losses	267,517	456,588	611,081	510,206	449,654
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,113
Recoveries	131,690	103,613	140,273	141,263	120,640
Net losses	135,827	352,975	470,808	368,943	329,014
Provision for loan and lease losses	-362,818	1,081,577	1,078,154	467,611	236,801
Adjustments	-422	644,022	643,900	-7	-605
Ending balance	1,953,819	2,574,264	2,452,886	1,201,640	1,102,979
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.24	-0.12	21	0.76	0.66	67	0.56	0.51	59	0.29	0.15	83	0.17	0.14	68
Provision for loan and lease losses / Average loans and leases	-0.42	-0.21	23	1.25	1.06	67	0.94	0.82	64	0.43	0.24	81	0.25	0.24	68
Provision for loan and lease losses / Net loan and lease losses	-267.12	-65.12	27	306.42	587.54	33	229	487.86	27	126.74	130.58	57	71.97	134.68	19
Allowance for loan and lease losses / Total loans and leases not held for sale	1.81	1.32	83	2.32	1.58	83	2.25	1.58	84	1.10	0.83	80	1.16	0.90	80
Allowance for loan and lease losses / Total loans and leases	1.73	1.30	82	2.28	1.55	83	2.16	1.55	82	1.08	0.81	80	1.15	0.89	81
Allowance for loan and lease losses / Net loans and leases losses (X)	10.79	17.40	50	5.47	11.29	40	5.21	11.58	34	3.26	8.03	36	3.35	7.54	30
Allowance for loan and lease losses / Nonaccrual assets	369.71	330.05	71	285.30	301.93	61	291.83	299.17	63	191.78	218.72	63	303.24	214.03	78
ALLL / 90+ days past due + nonaccrual loans and leases	217.92	271.93	46	199.43	249.38	44	185.11	244.34	42	118.06	151.73	46	169.28	160.51	66
Gross loan and lease losses / Average loans and leases	0.31	0.20	76	0.53	0.35	78	0.53	0.34	79	0.47	0.28	80	0.48	0.30	84
Recoveries / Average loans and leases	0.15	0.08	84	0.12	0.07	83	0.12	0.07	82	0.13	0.08	83	0.13	0.09	75
Net losses / Average loans and leases	0.16	0.12	65	0.41	0.28	74	0.41	0.27	76	0.34	0.21	77	0.35	0.22	82
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	84
Recoveries / Prior year-end losses	21.55	25.09	54	20.31	24.77	45	27.49	33.98	44	31.42	36.22	52	31.62	41.30	45
Earnings coverage of net loan and lease losses (X)	17.12	26.30	50	6.04	20.97	32	6.11	22.91	28	9.95	24.40	40	9.13	21.75	32

Net Loan and Lease Losses By Type

Real estate loans	0.03	0.02	70	0.09	0.04	81	0.14	0.04	85	0.05	0.01	85	0.06	0.02	80
Real estate loans secured by 1-4 family	-0.01	-0.01	43	0.03	0.01	73	0.03	0.01	72	0.08	0.01	92	0.08	0.01	90
Revolving	-0.03	-0.07	41	0.11	0.01	83	0.09	0.01	81	0.26	0.02	93	0.16	0.03	87
Closed-end	-0.01	-0.01	47	0	0.01	59	0.01	0	69	0.03	0	79	0.05	0.01	85
Commercial real estate loans	0.11	0.04	79	0.18	0.06	88	0.33	0.07	91	0.01	0.01	60	0.02	0.01	69
Construction and land development	0.04	0.01	87	0	0	75	0	0	37	0.01	-0.01	81	-0.02	-0.03	38
1-4 family	0	0	90	0	0	86	0	0	86	0.01	0	91	0	-0.01	37
Other	0.04	0.01	88	0	0	35	-0.01	0	30	0	-0.01	79	-0.02	-0.02	36
Multifamily	0.19	0.01	96	0	0	85	0.05	0	96	-0.01	0	13	-0.02	0	17
Nonfarm nonresidential	0.13	0.05	80	0.30	0.08	91	0.56	0.11	92	0.01	0.02	54	0.05	0.02	76
Owner-occupied	0.19	0.01	99	0.09	0.02	89	0.10	0.02	88	0.02	0.01	81	0.04	0.01	83
Other	-0.06	0.04	5	0.21	0.05	88	0.46	0.08	90	-0.01	0.01	14	0.02	0.01	73
Real estate loans secured by farmland	-0.06	-0.01	10	-0.01	0.04	12	0	0.02	15	-0.07	0.01	4	-0.86	0	3
Commercial and industrial loans	0.06	0.19	37	0.48	0.46	61	0.46	0.47	57	0.23	0.37	42	0.35	0.31	62
Loans to individuals	0.57	0.72	51	1.14	1.25	60	1.06	1.13	63	1.43	1.17	67	1.29	1.16	62
Credit card loans	4.38	2.27	86	6.40	3.33	86	6.26	2.92	90	5.28	3.11	86	4.09	2.92	78
Agricultural loans	-0.74	0.02	3	7.16	0.11	97	2.62	0.19	94	-3.15	0.08	3	-0.35	0.15	4
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.23	0.09	84	0.10	0.14	58	0.08	0.15	58	0.03	0.15	45	0	0.14	13

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	342,419	414,453	459,504	458,031	387,949
90+ days past due loans and leases	368,085	388,525	484,602	391,228	287,839
Nonaccrual loans and leases	528,472	902,285	840,507	626,568	363,734
Total past due and nonaccrual loans and leases	1,238,976	1,705,263	1,784,613	1,475,827	1,039,522
Restructured 30-89 days past due	31,584	35,463	41,318	59,665	68,205
Restructured 90+ days past due	87,416	91,653	102,602	134,652	120,405
Restructured nonaccrual	241,390	421,479	429,162	387,529	214,633
Total restructured loans and leases	360,390	548,595	573,082	581,846	403,243
30-89 days past due loans held for sale	16,552	9,697	13,057	160	0
90+ days past due loans held for sale	68,445	17,693	62,226	0	0
Nonaccrual loans held for sale	828	10,992	6,223	6,873	15,820
Total past due and nonaccrual loans held for sale	85,825	38,382	81,506	7,033	15,820
Restructured loans and leases in compliance	639,174	814,102	744,498	793,920	832,138
Other real estate owned	27,105	33,178	20,809	54,485	37,471
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.30	0.29	60	0.37	0.37	61	0.40	0.39	63	0.41	0.43	56	0.40	0.44	52
90+ days past due loans and leases	0.33	0.09	87	0.34	0.13	84	0.43	0.12	86	0.35	0.15	84	0.30	0.17	78
Nonaccrual loans and leases	0.47	0.54	48	0.80	0.66	69	0.74	0.66	62	0.56	0.51	61	0.38	0.54	36
90+ days past due and nonaccrual loans and leases	0.79	0.68	66	1.14	0.84	77	1.17	0.85	78	0.92	0.71	71	0.68	0.75	53
30-89 days past due restructured	0.03	0.01	85	0.03	0.01	86	0.04	0.01	84	0.05	0.01	86	0.07	0.02	87
90+ days past due restructured	0.08	0	95	0.08	0.01	93	0.09	0.01	93	0.12	0.01	94	0.13	0.01	94
Nonaccrual restructured	0.21	0.12	81	0.37	0.14	90	0.38	0.13	91	0.35	0.14	89	0.22	0.16	72
30-89 days past due loans held for sale	0.01	0	91	0.01	0	90	0.01	0	93	0	0	78	0	0	37
90+ days past due loans held for sale	0.06	0	94	0.02	0	92	0.05	0	94	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	84	0.01	0	84	0.01	0.01	81	0.01	0	86	0.02	0	88
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.30	0.29	60	0.37	0.37	61	0.40	0.40	62	0.41	0.43	56	0.40	0.44	52
90+ days past due assets	0.33	0.09	87	0.34	0.13	84	0.43	0.12	86	0.35	0.15	84	0.30	0.18	78
Nonaccrual assets	0.47	0.55	48	0.80	0.67	68	0.74	0.67	62	0.56	0.53	61	0.38	0.57	35
30+ days past due and nonaccrual assets	1.10	1	64	1.51	1.25	70	1.57	1.29	72	1.33	1.19	67	1.08	1.26	51
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.40	64	0.64	0.52	70	0.65	0.52	72	0.60	0.44	74	0.45	0.48	52
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.42	62	0.66	0.55	71	0.66	0.55	70	0.63	0.48	73	0.47	0.52	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.63	0.48	73	0.93	0.61	81	0.85	0.60	77	0.99	0.53	89	0.97	0.60	84
Allowance for loan and lease losses	67.24	67.85	57	72.90	66.38	67	71.33	66.66	63	138.92	115.41	71	128.92	118.28	63
Equity capital + allowance for loan and lease losses	5.37	4.12	74	7.35	5.10	74	6.84	4.97	76	7.45	4.28	84	8.19	4.79	84
Tier 1 capital + allowance for loan and lease losses	7.01	4.89	79	9.88	6.26	83	9.09	6.05	79	9.93	5.65	88	9.50	6.16	80
Loans and leases + other real estate owned	1.16	0.82	79	1.66	0.98	87	1.54	0.97	84	1.50	0.85	88	1.48	0.96	84

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.38	0.25	76	0.44	0.35	67	0.49	0.39	67	0.44	0.38	67	0.56	0.42	74
90+ days past due	0.85	0.12	89	0.89	0.17	89	0.99	0.16	89	0.84	0.16	88	0.70	0.22	88
Nonaccrual	0.41	0.60	42	0.82	0.70	66	0.74	0.76	59	0.56	0.46	64	0.37	0.57	37
Commercial and industrial															
30–89 days past due	0.16	0.24	50	0.13	0.24	42	0.10	0.23	32	0.12	0.31	25	0.05	0.30	14
90+ days past due	0.01	0.02	59	0.01	0.03	55	0.08	0.03	82	0.02	0.05	54	0.01	0.05	44
Nonaccrual	0.56	0.65	51	0.93	0.80	65	0.91	0.75	67	0.74	0.83	53	0.46	0.76	41
Individuals															
30–89 days past due	0.54	0.60	55	0.92	0.74	74	0.92	0.83	61	1.16	0.83	68	1.29	0.84	76
90+ days past due	0.11	0.08	72	0.20	0.11	75	0.23	0.14	75	0.32	0.17	77	0.35	0.16	80
Nonaccrual	0.30	0.17	76	0.25	0.24	66	0.27	0.28	64	0.22	0.17	65	0.21	0.23	59
Depository institution loans															
30–89 days past due	0	0.03	44	0	0.01	45	0	0	46	0	0	47			0
90+ days past due	0	0	47	0	0	48	0	0	46	0	0	49			0
Nonaccrual	0	0	47	0	0	49	0	0	47	0	0	48			0
Agricultural															
30–89 days past due	0	0.11	29	7.08	0.15	97	0	0.17	56	0	0.24	26	0	0.17	27
90+ days past due	2.66	0	99	0	0	45	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.51	25	0	0.72	23	0	0.49	24	3.18	0.67	91	2.46	0.75	85
Foreign governments															
30–89 days past due		0			3.73			0			0.07				0.01
90+ days past due		0			0			0			0				0
Nonaccrual		0.17			0.04			0.09			0.03				0.06
Other loans and leases															
30–89 days past due	0.09	0.11	62	0.19	0.14	70	0.49	0.18	82	0.38	0.20	77	0.02	0.17	36
90+ days past due	0.01	0.01	81	0.03	0.01	83	0.04	0.01	87	0.01	0.01	80	0.02	0.01	81
Nonaccrual	0.67	0.13	91	1.05	0.19	91	0.85	0.15	91	0.35	0.13	84	0.32	0.14	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.46	0.36	68	0.58	0.51	63	0.63	0.65	63	0.70	0.67	62	0.82	0.71	62
	90+ days past due	1.31	0.25	88	1.31	0.36	87	1.50	0.33	88	1.31	0.31	88	1.04	0.46	84
	Nonaccrual	0.46	0.76	40	0.67	0.91	47	0.59	0.89	36	0.76	0.73	59	0.40	0.86	26
Revolving	30-89 days past due	0.52	0.33	76	0.43	0.40	58	0.69	0.48	72	0.75	0.45	78	0.86	0.50	83
	90+ days past due	0.01	0.03	69	0	0.02	66	0	0.03	65	0	0.05	51	0	0.05	25
	Nonaccrual	1.70	1.05	80	1.51	1.28	74	1.58	1.13	77	1.45	1	77	1.04	1.17	70
Closed-end	30-89 days past due	0.45	0.36	66	0.62	0.52	66	0.62	0.65	59	0.68	0.70	60	0.80	0.75	61
	90+ days past due	1.55	0.27	89	1.66	0.41	88	1.85	0.38	88	1.70	0.35	88	1.42	0.53	85
	Nonaccrual	0.23	0.71	18	0.45	0.89	29	0.36	0.87	24	0.55	0.70	48	0.17	0.84	15
Junior lien	30-89 days past due	0.01	0.01	60	0.02	0.02	62	0.02	0.02	66	0.02	0.02	55	0.03	0.03	68
	90+ days past due	0	0	86	0.04	0	96	0.03	0	96	0.01	0	84	0	0	53
	Nonaccrual	0.03	0.04	53	0.05	0.05	55	0.04	0.04	51	0.04	0.04	58	0.03	0.06	44
Commercial real estate	30-89 days past due	0.25	0.16	75	0.14	0.21	47	0.24	0.26	63	0.05	0.18	26	0.07	0.17	26
	90+ days past due	0.07	0.01	92	0.26	0.02	97	0.15	0.02	94	0.12	0.03	86	0.05	0.03	78
	Nonaccrual	0.33	0.48	47	1	0.53	84	0.94	0.62	73	0.21	0.23	55	0.32	0.28	67
Construction and development	30-89 days past due	0.07	0.15	55	0.07	0.24	44	0.23	0.28	59	0.07	0.28	43	0.12	0.21	46
	90+ days past due	0.17	0.01	98	0.25	0.01	97	0.22	0.01	98	0.10	0.02	88	0.11	0.02	87
	Nonaccrual	0.09	0.31	51	0.29	0.32	69	0.21	0.41	58	0.16	0.20	66	0.18	0.19	64
1-4 family	30-89 days past due	0	0.03	63	0.01	0.03	62	0.01	0.03	59	0	0.06	51	0.01	0.06	56
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.01	0.02	71	0.01	0.03	62	0.02	0.03	68	0.03	0.02	75	0.02	0.02	67
Other	30-89 days past due	0.07	0.10	69	0.07	0.17	54	0.22	0.22	67	0.07	0.20	53	0.11	0.13	62
	90+ days past due	0.17	0	98	0.25	0	98	0.22	0	98	0.10	0.01	94	0.11	0.02	89
	Nonaccrual	0.08	0.25	58	0.28	0.26	70	0.19	0.35	63	0.13	0.17	67	0.16	0.15	66
Multifamily	30-89 days past due	0.04	0.09	64	0.06	0.09	67	0	0.09	22	0.14	0.08	80	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.09	0.13	72	0.33	0.09	87	0.43	0.11	88	0.02	0.05	51	0.03	0.08	56
Nonfarm non-residential	30-89 days past due	0.37	0.12	86	0.19	0.21	58	0.28	0.23	67	0.03	0.14	18	0.03	0.17	14
	90+ days past due	0.03	0.01	78	0.29	0.02	96	0.13	0.02	89	0.15	0.03	89	0	0.03	51
	Nonaccrual	0.48	0.58	54	1.46	0.68	88	1.42	0.80	80	0.26	0.28	52	0.45	0.30	69
Owner Occupied	30-89 days past due	0	0.04	23	0.10	0.07	73	0.07	0.07	59	0.02	0.07	23	0.01	0.09	16
	90+ days past due	0.03	0	91	0.04	0	94	0.03	0	90	0.02	0.01	75	0	0.01	57
	Nonaccrual	0.45	0.20	83	0.59	0.26	88	0.69	0.27	89	0.24	0.16	70	0.42	0.17	88
Other	30-89 days past due	0.36	0.07	89	0.09	0.13	61	0.21	0.14	72	0.02	0.07	31	0.02	0.07	38
	90+ days past due	0	0.01	70	0.25	0.01	94	0.10	0.01	92	0.13	0.01	95	0	0.01	31
	Nonaccrual	0.03	0.31	21	0.87	0.36	82	0.73	0.44	72	0.01	0.10	25	0.03	0.13	27
Farmland	30-89 days past due	0	0.13	30	21.96	0.24	99	0.06	0.11	65	0	0.23	23	0.10	0.25	54
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.37	1.06	54	13.23	1.49	94	11.86	1.13	95	9.54	0.84	96	0.07	1.23	42
Credit card	30-89 days past due	0.98	0.79	66	1.43	0.92	78	1.55	0.95	81	1.77	1.19	83	1.69	1.22	78
	90+ days past due	0.80	0.40	78	1.27	0.55	85	1.56	0.63	90	1.67	0.78	82	1.48	0.73	85
	Nonaccrual	1.40	0.08	97	1.23	0.06	97	1.58	0.05	98	1.09	0.11	93	1.06	0.09	94

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-1,046,485	-6,225	10,464	-74,149	-1,548,110
Retained earnings	20,336,358	18,673,090	19,016,684	18,315,160	16,578,417
Accumulated other comprehensive income (AOCI)	1,637,466	2,831,065	2,600,571	1,192,002	-111,908
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	20,927,339	21,497,930	21,627,719	19,433,013	14,918,399
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	4,613,562	4,360,117	4,340,934	4,394,052	2,495,822
Accumulated other comprehensive income-related adjustments	1,641,110	2,831,065	2,604,728	1,192,002	-111,908
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	14,672,667	14,306,748	14,682,057	13,846,959	12,534,485
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,672,667	14,306,748	14,682,057	13,846,959	12,534,485
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,116,137	2,116,137	2,116,137	1,769,603	1,331,122
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,116,137	2,116,137	2,116,137	1,769,603	1,331,122
Less: Additional tier 1 capital deductions	0	822	720	297	1,283
Additional tier 1 capital	2,116,137	2,115,315	2,115,417	1,769,306	1,329,839
Tier 1 Capital	16,788,804	16,422,063	16,797,474	15,616,265	13,864,324
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,695,585	1,976,526	1,933,826	1,982,396	2,035,971
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	770,712	919,510	919,725	716,700	577,842
Allowance for loan and lease losses in tier 2 capital	1,486,812	1,748,678	1,760,513	1,345,225	1,245,014
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions	3,953,109	4,644,714	4,614,064	4,044,321	3,858,827
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	3,953,109	4,644,714	4,614,064	4,044,321	3,858,827
Exited advanced approach tier 2 capital					
Total capital	20,741,913	21,066,777	21,411,538	19,660,586	17,723,151
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	204,148,792	200,521,962	202,183,073	168,037,465	145,096,159
Less: Deductions from common equity tier 1 capital	4,613,562	4,360,939	4,340,934	4,394,349	2,497,105
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	199,535,230	196,161,023	197,842,139	163,643,116	142,599,054
Total risk-weighted assets	148,826,888	141,083,387	141,973,781	142,064,554	122,432,212
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	9.86	12.59	8	10.14	12.26	19	10.34	12.35	20	9.75	12.11	16	10.24	12.09	23
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.28	13.31	14	11.64	12.97	28	11.83	13.08	30	10.99	12.78	24	11.32	12.85	30
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.94	15.21	27	14.93	15.12	57	15.08	15.23	54	13.84	14.36	52	14.48	14.45	64
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.41	9.07	31	8.37	9.05	31	8.49	9.13	34	9.54	9.76	50	9.72	9.71	50
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	28,382	28,329	28,444	28,594	-100.00	-100.00
Total property and casualty assets	0	28,369	28,310	28,392	28,540	-100.00	-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	13	19	52	54	-100.00	-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	28,298	28,274	28,434	28,563	-100.00	-100.00
Total property and casualty equity	0	28,308	28,300	28,385	28,519	-100.00	-100.00
Total life and health equity	0	-10	-26	49	44		-100.00
Total insurance underwriting net income	-3	-135	-160	-129	-243		
Total property and casualty	-1	-77	-85	-134	-209		
Total life and health	-2	-58	-75	5	-34		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	23		-100.00
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	5		-100.00
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	17,466	25,640	33,967	35,500	34,814	-31.88	-19.79
Other insurance activities income	17,466	25,640	33,967	35,500	34,814	-31.88	-0.85
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	52		-100.00
Net assets of insurance underwriting subsidiaries	0	28,369	0	28,392	28,540	-100.00	-100.00
Life insurance assets	2,030,033	1,991,527	2,003,191	1,959,591	1,759,567	1.93	21.43

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0.01	0	87	0.01	0	86	0.02	0.01	83	0.02	0.01	83
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46		99.95	54.17	53	99.93	53.67	53	99.82	51.47	59	99.81	56.12	56
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54		0.05	45.83	46	0.07	46.33	46	0.18	48.53	40	0.19	43.88	43
Separate account assets (L/H) / Total life assets		13.15		0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44
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Insurance activities revenue / Adjusted operating income	0.29	0.38	68	0.46	0.41	72	0.45	0.41	72	0.43	0.47	72	0.50	0.47	76
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income	0	0.02	3	-0.02	0.03	2	-0.01	0.03	4	-0.01	0.08	1	-0.01	0.08	4
Insurance net income (P/C) / Equity (P/C)		28.21		-0.36	10.18	10	-0.30	15.59	15	-0.47	19.86	9	-0.73	15.64	13
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62		10.20	5.13	72	-77.27	1.99	5
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07		0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)		0		0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0.01	0	92	0	0	44	0.02	0	90	0.02	0	90
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.83	11.72	43	10.48	11.07	46	10.41	11.03	45	11.65	11.51	48	11.76	10.22	54
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,449,022	2,800,294	2,847,636	3,153,824	2,061,189
Real estate loans	14,398	14,394	12,513	15,730	23,864
Commercial and industrial loans	2,425,361	2,784,224	2,829,604	2,747,352	2,036,745
Loans to depository institutions and other banks acceptances	2,305	1,676	5,519	2,552	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	6,604	0	0	51	580
Lease financing receivables	354	0	0	388,139	0
Debt securities	2,042	1,997	2,009	2,000	1,802
Interest-bearing bank balances	167,196	103,963	101,768	176,145	170,482
Total selected foreign assets	2,618,260	2,906,254	2,951,413	3,331,969	2,233,473
Total foreign deposits	202,399	160,021	143,135	220,537	240,351
Interest-bearing deposits	202,399	160,021	143,135	220,537	240,351
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0.43	0.63	70	0.56	0.88	68	0.52	0.87	67	0.81	1.25	65	0.96	1.17	67
Cost: Interest-bearing deposits	0.04	0.12	44	0.42	0.48	57	0.37	0.42	57	1.54	1.19	66	1.32	0.97	78

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43		0.04	0.64	16		0.29		0.24	1.53	42
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	-12.54	-0.16	29	7.44	-0.58	67	-9.71	-2.40	39	53.01	22.48	85	0.06	7.24	40
Total selected assets	-9.91	3.36	30	3.82	2.65	56	-11.42	2.04	29	49.18	12.40	88	2.47	3.24	49
Deposits	26.48	10.74	75	-77.95	-1.43	9	-35.10	3.46	13	-8.24	10.36	16	-50.38	5	19

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		-100.00
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	43,255	42,850	42,850	42,850	17,700	0.95	111.00
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	43,255	42,850	42,850	42,850	17,700	0.95	111.00

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0.02	0.02	0.02	0.03	0.01
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0.02	0.02	0.02	0.03	0.01
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.85	1.18	1.11	1.45	1.96

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		-100.00

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	4,506	5,761	7,741	5,942	5,011	-21.78	42.01
Dividends	0	0	0	0	0		
Interest	4,506	5,761	7,741	5,942	5,011	-21.78	42.01
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,955	5,702	6,498	15,718	18,302	-65.71	-78.70
Dividends	0	0	0	0	0		
Interest	1,955	5,702	6,498	15,718	18,302	-65.71	-78.70
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	2,490,197	855,795	1,286,077	2,156,024	1,890,833	190.98	101.43
Dividends	2,490,000	855,000	1,285,000	2,155,000	1,890,000	191.23	101.46
Interest	197	795	1,077	1,024	833	-75.22	-22.75
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	2,496,658	867,258	1,300,316	2,177,684	1,914,146	187.88	99.96
Securities gains (losses)	985	794	3,787	172	0	24.06	
Other operating income	1,954	-308	-1,022	2,918	458		1570.09
Total operating income	2,499,597	867,744	1,303,081	2,180,774	1,914,604	188.06	100.17
Operating Expenses							
Personnel expenses	3,512	0	2,591	3,939	36		3213.21
Interest expense	186,797	201,086	263,638	264,880	210,399	-7.11	42.31
Other expenses	21,839	22,083	25,726	63,535	34,479	-1.10	58.16
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	212,148	223,169	291,955	332,354	244,914	-4.94	46.13
Income (loss) before taxes	2,287,449	644,575	1,011,126	1,848,420	1,669,690	254.88	107.28
Applicable income taxes (credit)	-47,675	-51,012	-64,698	-69,288	-48,804		
Extraordinary items							
Income before undistributed income of subsidiaries	2,335,124	695,587	1,075,824	1,917,708	1,718,494	235.71	102.58
Equity in undistributed income of subsidiaries	-227,627	127,345	351,024	593,981	474,236		
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	-227,627	127,345	351,024	593,981	474,236		
Net income (loss)	2,107,497	822,932	1,426,848	2,511,689	2,192,730	156.10	79.26
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	2,262,373	982,345	1,636,024	2,748,981	2,364,236	130.30	79.70

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	80,899	0.26	81,951	0.26	81,330	0.26	80,898	79,836	-1.28	0.87
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	79,722	0.26	79,722	0.25	79,722	0.25	79,722	79,722	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,177	0	2,229	0.01	1,608	0.01	1,176	114	-47.20	145.21
Investment in nonbank subsidiaries	194,256	0.63	309,685	0.98	313,577	0.98	411,470	545,896	-37.27	-78.22
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	194,256	0.63	309,307	0.98	313,576	0.98	411,470	543,067	-37.20	-78.22
Other receivables	0	0	378	0	1	0	0	2,829	-100.00	
Investment in subsidiary holding companies	24,131,589	78.53	25,232,145	79.62	25,249,725	79.23	23,811,165	17,948,940	-4.36	30.52
Common and preferred stock	24,123,067	78.51	25,197,617	79.51	25,213,799	79.12	23,778,618	17,920,599	-4.26	30.66
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,522	0.03	34,528	0.11	35,926	0.11	32,547	28,341	-75.32	-66.95
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	5,892,952	19.18	5,518,440	17.41	5,697,869	17.88	4,841,196	3,762,281	6.79	85.09
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,343	0	1,389	0	1,378	0	1,424	1,466	-3.31	-15.21
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	426,788	1.39	548,740	1.73	525,689	1.65	425,936	263,303	-22.22	-13.33
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	30,727,827	100.00	31,692,350	100.00	31,869,568	100.00	29,572,089	22,601,722	-3.04	32.80
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	1,551,792	5.05	737,176	2.33	700,020	2.20	1,458,206	752,997	110.50	215.73
Borrowings with maturity over 1 year	4,135,023	13.46	5,328,503	16.81	5,329,956	16.72	4,331,642	3,189,405	-22.40	97.75
Subordinated notes and debentures	2,092,315	6.81	2,223,782	7.02	2,181,036	6.84	2,080,882	1,985,578	-5.91	-39.75
Other liabilities	420,943	1.37	431,229	1.36	546,092	1.71	497,666	421,970	-2.39	37.49
Balance due to subsidiaries and related institutions	3,441	0.01	20,499	0.06	1,408	0	1,078	2,251	-83.21	190.87
Total liabilities	8,203,514	26.70	8,741,189	27.58	8,758,512	27.48	8,369,474	6,352,201	-6.15	28.94
Equity Capital	22,524,313	73.30	22,951,161	72.42	23,111,056	72.52	21,202,615	16,249,521	-1.86	34.26
Perpetual preferred stock (income surplus)	2,116,137	6.89	2,116,137	6.68	2,116,137	6.64	1,769,603	1,331,122	0.00	58.97
Common stock	2,051,042	6.67	2,051,042	6.47	2,051,042	6.44	2,051,042	2,051,042	0.00	0.00
Common surplus	3,610,573	11.75	3,623,282	11.43	3,635,222	11.41	3,598,730	2,871,390	-0.35	31.53
Retained earnings	19,817,195	64.49	18,010,183	56.83	18,383,883	57.68	18,315,160	16,578,417	10.03	50.35
Accumulated other comprehensive income	1,637,466	5.33	2,831,065	8.93	2,600,571	8.16	1,192,002	-111,908	-42.16	116.89
Other equity capital components	-6,708,100	-21.83	-5,680,548	-17.92	-5,675,799	-17.81	-5,723,922	-6,470,542		
Total liabilities and equity capital	30,727,827	100.00	31,692,350	100.00	31,869,568	100.00	29,572,089	22,601,722	-3.04	32.80
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	3,441	0.01	20,499	0.06	1,408	0	1,078	2,251	-83.21	-99.54
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.25	12.52	54	4.91	6.29	32	6.33	7.29	34	12.63	9.68	82	13.63	10.40	85
Bank net income / Average equity investment in banks	0	12.35	1	0	6.43	9	0	7.45	9	0	10.51	2	0	11.19	1
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs	12.21	11.04	60	5.33	6.72	56	6.63	7.01	62	12.38	8.55	71	13.36	8.78	82
Bank net income / Parent net income	0	96.45	4	0	87.60	5	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income	107.35	66.57	90	119.37	81.94	80	114.66	68.34	85	109.45	74	88	107.82	72.48	92
Leverage															
Total liabilities / Equity capital	36.42	16.51	85	38.09	20.37	80	37.90	20.06	81	39.47	20.43	80	39.09	20.88	80
Total debt / Equity capital	34.54	11.37	87	36.12	14.74	82	35.53	14.41	83	37.12	14.31	81	36.48	14.69	81
Total debt + notes payable to subs that issued TPS / Equity capital	34.54	13.41	87	36.12	17.04	82	35.53	16.67	82	37.12	16.36	81	36.48	17.10	81
Total debt + Loans guaranteed for affiliate / Equity capital	34.54	11.46	87	36.12	15.02	82	35.53	14.68	83	37.12	14.56	81	36.48	15.14	81
Total debt / Equity capital – excess over fair value	34.66	11.47	87	36.24	14.86	82	35.65	14.52	83	37.26	14.51	81	36.66	14.81	81
Long-term debt / Equity capital	27.65	10.65	86	32.91	13.73	82	32.50	13.56	83	30.24	13.04	78	31.85	13.37	80
Short-term debt / Equity capital	6.89	0.55	96	3.21	0.92	83	3.03	0.77	84	6.88	1.02	88	4.63	1.14	84
Current portion of long-term debt / Equity capital	0.02	0.10	83	0.09	0.05	89	0.01	0.06	83	0.01	0.05	82	0.01	0.14	80
Excess cost over fair value / Equity capital	0.35	0.08	88	0.35	0.08	88	0.34	0.08	88	0.38	0.12	86	0.49	0.12	89
Long-term debt / Consolidated long-term debt	62.87	40.69	67	59.01	32.61	77	63.63	34.67	77	51.26	28.44	72	45.77	28.63	69
Double Leverage															
Equity investment in subs / Equity capital	107.45	103.15	76	110.14	103.27	84	109.44	102.81	85	112.53	103.22	88	110.77	103.10	83
Total investment in subs / Equity capital	108.36	108.29	68	111.64	110.46	74	110.96	110.16	74	114.63	111.07	79	114.31	112.48	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.60	0.27	75	2.12	0.69	85	1.53	0.47	86	1.06	0.36	80	0.80	0.35	74
Equity investment in subs – equity cap / Net income-div (X)	0.88	0.85	63	10.30	2.31	93	4.02	1.82	85	1.54	1.22	67	1.08	1.22	59
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	288.57	152.56	86	105.32	128.63	42	116.86	136.59	44	202.25	177.68	65	240.16	162.34	83
Cash from ops + noncash items + op expense / Op expense + dividend	280	155.61	86	99.76	142.45	28	119.88	147.24	44	207.12	190.27	62	236.46	174.91	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	117.94	94.59	70	180	140.42	71	138.36	134.08	63	168.50	116.34	87	114.78	103.19	67
Pretax operating income + interest expense / Interest expense	1,324.56	1,645.53	51	420.55	1,826.91	28	483.53	2,016.32	29	797.83	1,968.54	35	893.58	2,898.75	43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,324.56	1,896.20	52	420.55	1,413.95	27	483.53	1,539.23	28	796.63	1,632.83	35	893.58	1,369.37	43
Dividends + interest from subsidiaries / Interest expense + dividends	290.58	174.48	80	101.47	144.62	34	113.30	150.43	37	207.68	210.80	58	243.89	188.90	75
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	26.76	40.79	57	9.24	26.65	37	13.55	35.64	40	26.74	57.11	59	28.34	33.93	59
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.66	3.29	93	15.01	3.69	90	15.33	3.85	92	11.53	2.64	88	14.09	2.61	93
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.59	1.76	75	0.62	2.95	72	0.64	2.66	72	0.82	5.62	69	1.05	5.50	69
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0.01	0.07	79	0.01	0.08	79	0.02	0.19	75	0.02	0.21	74

BHC Name

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Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	28.80	69.90	23	93.96	84.44	63	82.17	81.10	60	40.87	57.84	37	33.43	57.26	26
Dividends declared / Net income.....	31.91	27.22	60	79.42	49.77	82	61.96	42.29	78	31.20	33.08	49	26.20	27.33	38
Net income – dividends / Average equity.....	8.34	9.25	48	1.01	3.19	23	2.41	4.14	27	8.69	6.46	80	10.06	7.33	83
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	160.45	8	0	130.19	9	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries.....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	370.31	6.32	96	130.81	2.34	95	145.36	4.85	94	274.97	21.40	92	329.01	16.86	96
Dividends from all subsidiaries.....	370.31	213.42	81	130.81	167.02	47	145.36	174.85	49	274.97	260.40	70	329.01	215.26	79
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....		43.30			61.85			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.11			0.48			0.36			0.54			0.52	
Management and service fees from bank subsidiaries.....		0.87			1.79			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries.....		48.70			71.13			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries.....		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries.....		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	110.06	36.58	95	87.04	25.82	81	78.54	43.51	76	78.39	61.23	50	79.94	48.56	65
Interest income from subsidiary holding companies.....	0.01	5.06	55	0.08	9.87	59	0.07	8.40	57	0.04	6.54	53	0.04	3.95	57
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	110.07	47.30	90	87.12	41.80	72	78.61	55.20	66	78.43	76.49	46	79.98	61.19	61
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.18	0.27	76	0.66	1.03	71	0.59	0.63	73	0.27	0.80	63	0.26	0.92	67
Management and service fees from bank subsidiaries.....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	0.18	82.68	7	0.66	80.80	7	0.59	82.20	8	0.27	78.80	10	0.26	74.20	11
Dividends from nonbank subsidiaries.....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.08	0.20	82	0.66	0.90	82	0.50	0.73	84	0.72	1.19	81	0.96	2.32	79
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0.08	5.69	42	0.66	5.80	58	0.50	4.70	56	0.72	7.29	47	0.96	7.64	58
Dividends from subsidiary holding companies.....	99.62	2.13	99	98.53	1.41	99	98.61	2.53	99	98.82	4.52	98	98.71	5.15	98
Interest income from subsidiary holding companies.....	0.01	0.01	92	0.09	0.16	90	0.08	0.11	90	0.05	0.20	89	0.04	0.37	88
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	99.62	3.40	98	98.62	4.22	96	98.70	4.56	96	98.87	6.08	95	98.76	6.79	97
Loans and advances from subsidiaries / Short term debt.....	0	152.66	13	0	216.76	13	0	135.13	12	0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt.....	0	28.03	13	0	27.05	12	0	27.08	12	0	28.33	11	0	26.53	12